

PRUDENTIAL
保誠保險

用心聆聽 實現您心

投保**保誠信守明天多元貨幣計劃**可享高達**18%保費回贈**

凡於**2025年4月1日至6月30日**期間，成功投保**保誠信守明天多元貨幣計劃**，並達指定首年年度化保費，可享高達**18%保費回贈**。

保險計劃（美元/港元/人民幣/澳元/加元/英鎊計劃）	保費供款年期	首年年度化保費（美元）	首年年度化保費回贈
保誠信守明天多元貨幣計劃	5年	10,000以下	**4%**
		10,000 – 29,999	**8%**
		30,000 – 49,999	**12%**
		50,000 – 99,999	**16%**
		100,000或以上	**18%**

有關此推廣之詳情，請參閱相關條款及細則。

聯絡您的顧問或致電客戶服務熱線

香港 (852) 2281 1333 www.prudential.com.hk
澳門 (853) 8293 0833 www.prudential.com.mo

條款及細則

1. **保誠信守明天多元貨幣計劃**（5年保費供款年期）之保費回贈（「保費回贈」）推廣優惠（「推廣優惠」）由保誠保險有限公司或保誠保險有限公司（澳門分行）（「保誠」或「我們」）提供，優惠期由2025年4月1日至6月30日止，包括首尾2天（「推廣期」）。
2. 此推廣優惠適用於透過保誠的營業部或保險經紀（如適用）遞交之投保申請。
3. 此推廣優惠並不包括**保誠信守明天多元貨幣計劃**之3年保費供款年期選擇。
4. 就享有此推廣優惠之保費回贈，
   (i) 客戶（即保單持有人）必須於推廣期內成功申請並遞交已填妥之申請表格，投保**保誠信守明天多元貨幣計劃**（只限5年保費供款年期及以美元、港元、人民幣、澳元、加元或英鎊為保單貨幣）（「指定計劃」）；
   (ii) 指定計劃必須於2025年7月31日或之前由我們發出；
   (iii) 指定計劃之首年年度化保費（不包括保費徵費，如適用）必須等於或少於5,000,000美元（或其等值）；
   (iv) 指定計劃之首年年度化保費（不包括保費徵費，如適用）必須符合此單張前1頁列表所示之金額；
   (v) 於發放指定計劃的保費回贈時，指定計劃必須仍然維持生效；及
   (vi) 已繳付所有到期保費及保費徵費（如適用）。
   指定計劃須符合第4項列明所有適用之要求，方可享有此保費回贈（「合資格計劃」），否則此保費回贈將被取消。
5. 保費回贈金額將按以下所示，以保單之貨幣存入合資格保單的保費儲蓄戶口中：

保費繳付模式	保費回贈日期
每年	2026年2月28日或之前
每半年 每季 每月	2026年8月31日或之前

   上述的保費繳付模式指保單發出時之保費繳付模式。保費儲蓄戶口是我們為保單持有人設立，用以存放保費餘額作繳付將來有關的到期應繳保費（及相應的保費徵費（如適用），如保費儲蓄戶口仍有餘額）之用，直至保費回贈金額完全扣減為止。如保單不再生效時，任何未發放或未被扣減的保費回贈將會被取消。
6. 我們限制從保費儲蓄戶口中提取任何保費回贈，而保費回贈只可作抵銷將來保費（及保費徵費（如適用），如保費儲蓄戶口仍有餘額）之用。即使保單退保、期滿或失效，保費回贈均不得轉換或兌換現金，亦不得轉讓予他人或其他保單。
7. 保費回贈以每份合資格計劃為單位。如客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享保費回贈。
8. 任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費下調（包括但不限於減少名義金額或更改供款年期），相關合資格計劃之保費回贈將會全數被取消。任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費增加（包括但不限於提高名義金額或更改供款年期），增加部分之保費將不會享有是次推廣優惠。儘管如此，若保費繳付模式於首個保單年度有任何更改，合資格計劃仍可享有保費回贈及我們會以最低首年年度化保費計算保費回贈金額（計算首年年度化保費方法可參閱第11及12項）。
9. 此推廣優惠不適用於在2025年3月31日或之前已申請投保或已生效的指定計劃，或任何其他基本計劃、附加保障或任何保單轉換或計劃轉移（如適用）。
10. 每份合資格計劃的保費回贈金額將會因應其首年年度化保費（不包括保費徵費，如適用）計算。
11. 首年年度化保費按美元計算。其他貨幣的保單會按7.8港元兌換1美元、6.5人民幣兌換1美元、1.3澳元兌換1美元、1.2加元兌換1美元或0.65英鎊兌換1美元計算美元等值的首年年度化保費。
12. 所有合資格計劃如非以年繳方式繳付保費，其首年年度化保費為首12個月所繳付之總保費額。例如：如果合資格計劃以月繳方式繳付保費，相關的首年年度化保費為月繳保費乘以12。
13. **除另有指明外，此推廣優惠可與其他推廣優惠活動同時享用。**
14. 如成功符合此推廣優惠條款及細則下有關保費回贈之要求，於相關保單及/或相關附加保障計劃（如適用）成功發出後，此推廣優惠下的保費回贈亦會構成保單合約之一部分。
15. 指定計劃由保誠保險有限公司或保誠保險有限公司（澳門分行）承保，並受其個別保單內的所有條款及細則規限。有關產品詳情，請參閱由我們發出之產品小冊子及保單樣本內的條款及細則。
16. 我們保留權利隨時更改此推廣優惠的條款及細則而毋須另行通知。如有任何異議，我們擁有絕對酌情權作最終決定。

註

您可以選擇單獨投保上述計劃，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。

以上產品介紹及其他有關資料只供參考之用，不能作為保誠與任何人士或團體所訂之任何合約或該合約之任何部分（除非另有指明）。**在銷售過程中此單張必須與有關產品小冊子一起閱讀。有關保險計劃之完整產品條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。**如有需要，保誠樂意提供保單文件的樣本以供您參考。

此單張僅旨在香港及澳門派發。

PRUDENTIAL
保誠保險

MKTX/PF0781C (04/25)



PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.

Enrol in **Prudential Entrust Multi-Currency Plan** and enjoy up to an **18% premium refund**

From **1 April to 30 June 2025**, when you successfully take out **Prudential Entrust Multi-Currency Plan** with the designated first year annualised premium, we will give you up to an **18% premium refund**.

Insurance Plan (USD/HKD/RMB/AUD/CAD/GBP plan)	Premium Term	First Year Annualised Premium (USD)	Premium Refund of the First Year Annualised Premium
Prudential Entrust Multi-Currency Plan	5 years	Below 10,000	**4%**
		10,000 – 29,999	**8%**
		30,000 – 49,999	**12%**
		50,000 – 99,999	**16%**
		100,000 or above	**18%**

Please refer to the relevant terms and conditions for more about the offer.

Contact your consultant or call our Customer Service Hotline

Hong Kong (852) 2281 1333 www.prudential.com.hk
Macau (853) 8293 0833 www.prudential.com.mo

Terms and Conditions

1. The premium refund on the **Prudential Entrust Multi-Currency Plan** (with a 5-year premium term) (the "Premium Refund") promotion (the "Promotion") is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) ("Prudential" or "we") and covers the period from 1 April to 30 June 2025, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the policies applied for through the Agency channel or the Broker channel (if applicable) of Prudential.
3. The 3-year premium term option for **Prudential Entrust Multi-Currency Plan** is excluded from this Promotion.
4. In order to be eligible for the Premium Refund under the Promotion,
   (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **Prudential Entrust Multi-Currency Plan** (with a 5-year premium term and USD, HKD, RMB, AUD, CAD or GBP as the policy currency) (the "Selected Plan") within the Promotion Period;
   (ii) the Selected Plan must have been issued by us on or before 31 July 2025;
   (iii) the first year annualised premium (excluding levy, if applicable) of each Selected Plan must be equal to or less than USD 5,000,000 (or its equivalent);
   (iv) the first year annualised premium (excluding levy, if applicable) of the Selected Plan must meet the amount listed in the table on the previous page of this flyer;
   (v) the Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan; and
   (vi) all the premiums and levy(ies) (if applicable) must have been fully settled when due.

   The Selected Plan will be eligible for the Premium Refund (the "Eligible Plan") if it meets all applicable requirements set out in clause 4. Otherwise, the Premium Refund will be forfeited.
5. The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the eligible policy as follows:

Premium payment mode	Date of Premium Refund
Annual mode	On or before 28 February 2026
Semi-annual mode Quarterly mode Monthly mode	On or before 31 August 2026

   The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder's premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.
6. We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
7. The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
8. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in notional amount or change of premium term), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in notional amount or a change of premium term), the increased portion of the increased premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clauses 11 and 12 for calculation of the first year annualised premium).
9. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 31 March 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
10. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy, if applicable).
11. The first year annualised premium is calculated in USD. For policies in other currencies, the exchange rate of HKD 7.8 to USD 1, RMB 6.5 to USD 1, AUD 1.3 to USD 1, CAD 1.2 to USD 1 or GBP 0.65 to USD 1 will be applied to determine the USD-equivalent first year annualised premium.

12. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
13. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
14. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
15. The Selected Plan is underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
16. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer is for distribution in Hong Kong and Macau only.

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MKTX/PF0781E (04/25)



PRUDENTIAL
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用心聆聽　實現您心

一筆過繳付所有保費
享高達每年4.8%保證特惠利率 –
相等於高達43%首年年度保費

限時優惠

凡於**2025年4月1日至30日**期間，成功投保符合下列要求的**保誠信守明天多元貨幣計劃**，選擇以一筆過繳交全期5年保費，預繳保費可享高達**每年4.8%[1]保證特惠利率**。您可透過保證特惠利息**於一開始時繳付較少的保費**，而少付的保費金額**相等於高達43%[2]首年年度保費**。

保險計劃	保費供款年期	保費繳付模式	保單貨幣	年度保費（美元）	保證特惠利率
保誠信守明天多元貨幣計劃	5年	年繳模式	美元	100,000 以下	每年3.8%[1] 相等於35%[2]首年年度保費
				100,000 或以上	每年4.8%[1] 相等於43%[2]首年年度保費

有關此推廣之詳情，請參閱相關條款及細則。

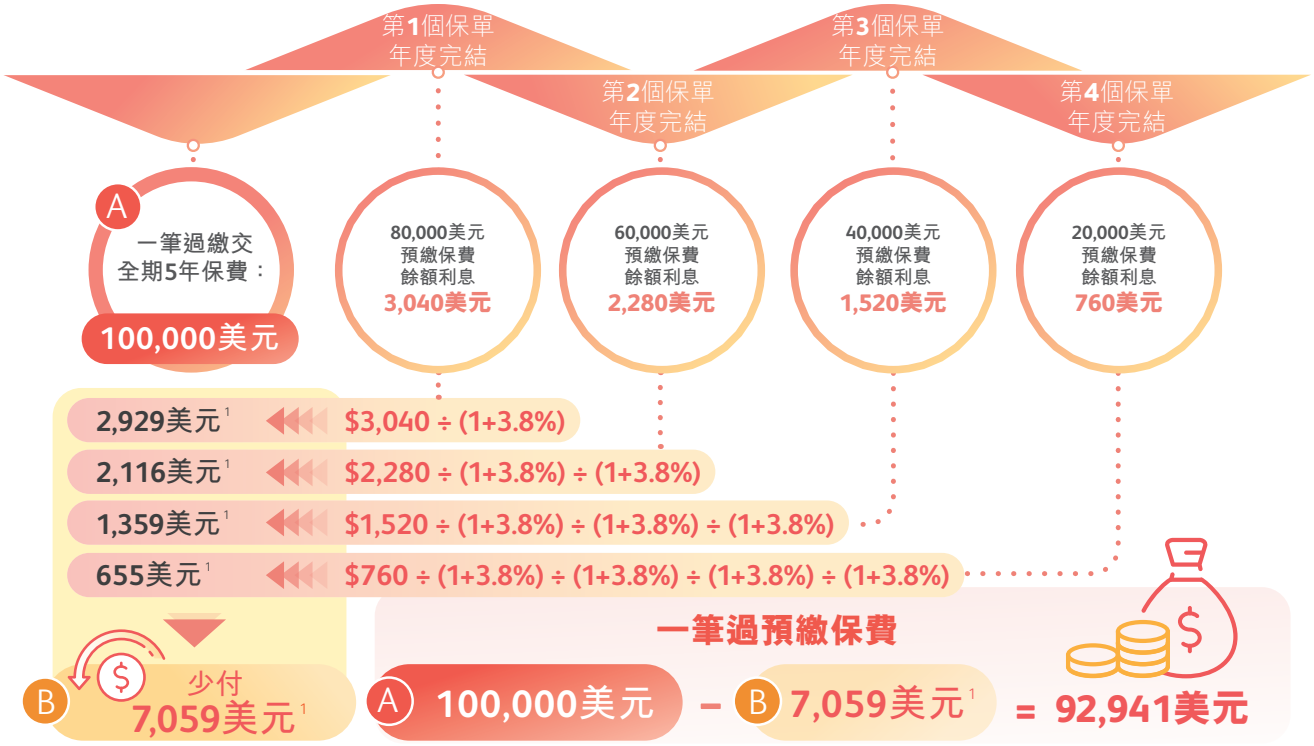
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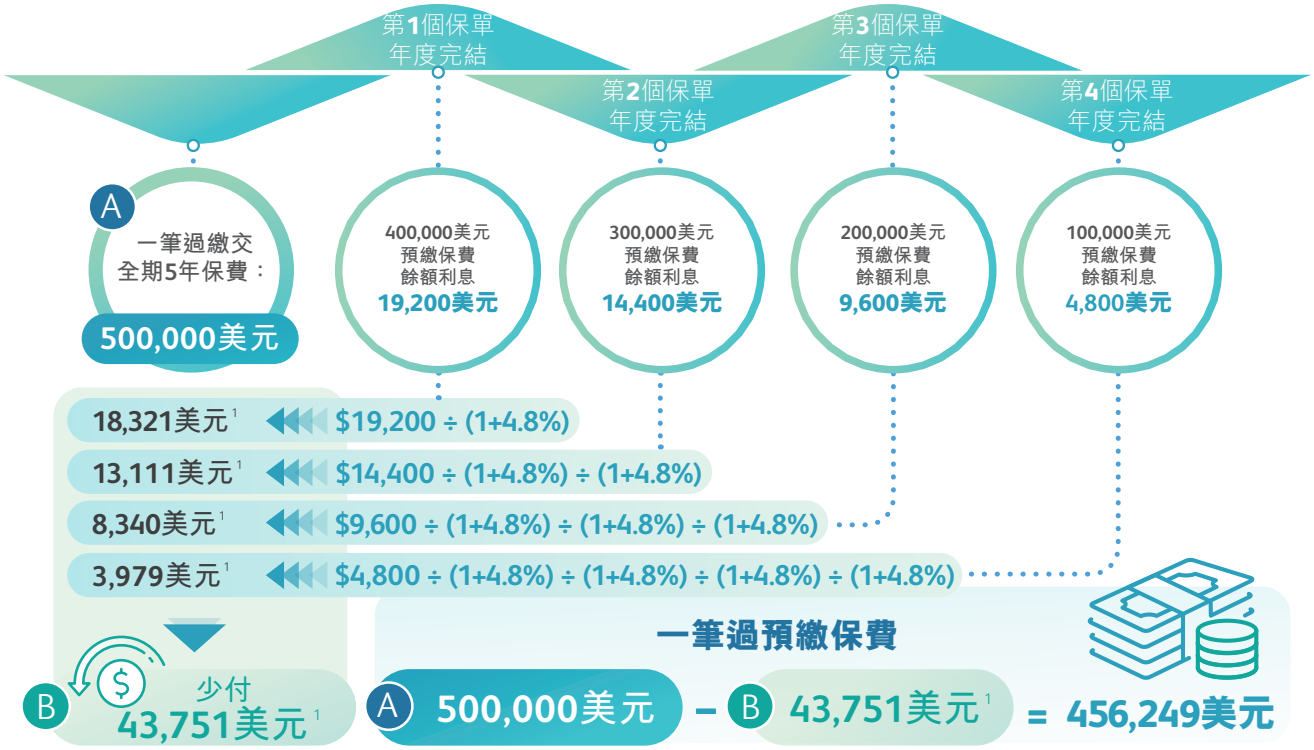
如何幫到您

舉例說，您可投保一份5年保費供款年期的**保誠信守明天多元貨幣計劃**，年度保費為20,000美元或100,000美元。同時，您選擇於投保時一筆過繳交全期5年保費，您可就預繳保費享有**每年3.8%[1]或4.8%[1]保證特惠利率**。換句話說，您可**於一開始時少付7,059美元[1]或43,751美元[1]保費**。

例子1：年度保費為20,000美元（100,000美元以下）



例子2：年度保費為100,000美元（100,000美元或以上）



以上數字只作說明之用，並以四捨五入方式調整至整數（如適用）。

1 利息是預先兑現，所以此少付金額為利息的現有價值。而利息的現有價值是指未來利息總額在指定回報率下的現有價值。上述例子的指定回報率為每年3.8%或4.8%。

2 此數字以全捨方式調整至整數。

條款及細則

1. **保誠信守明天多元貨幣計劃**之保證特惠利率（「保證特惠利率」）由保誠保險有限公司或保誠保險有限公司（澳門分行）（「保誠」或「我們」）提供，優惠期由2025年4月1日至30日止 ，包括首尾2天（「推廣期」）。
2. 保證特惠利率適用於透過保誠的營業部或保險經紀（如適用）遞交之投保申請。
3. 就享有此保證特惠利率，
   (i) 客戶（即保單持有人）必須於推廣期內成功申請並遞交已填妥之申請表格，投保5年保費供款年期的**保誠信守明天多元貨幣計劃**，並以年繳方式繳付保費之美元保單（「指定計劃」）；
   (ii) 指定計劃必須於2025年5月31日或之前由我們發出；
   (iii) 客戶於投保保單時必須選擇預繳保費選項（按保險計劃建議書所述），並於遞交申請時或保單繕發後一個月內以一筆過的金額繳交本計劃全期5年保費（扣除如下列第5項所述的少付保費金額）及保費徵費（如適用）（「一筆過的金額」）；
   (iv) 指定計劃必須沒有附加任何附加保障；
   (v) 客戶必須繳交一筆過的金額，即使應繳的全期保費因其他推廣優惠（如有）而有所調整；
   (vi) 以保證特惠利率計算的利息存入保費儲蓄戶口時，指定計劃必須仍然維持生效；及
   (vii) 客戶必須提供有效文件作證明，讓我們能按照有關法律/要求進行客戶盡職審查。
   指定計劃須符合第3項列明所有適用之要求，方可享有此保證特惠利率（「合資格計劃」），否則此保證特惠利率將被取消。
4. 每年3.8%或4.8%之保證特惠利率包括適用於保費儲蓄戶口的當時利率（現時為每年0.5% ，非保證）及額外利率（每年3.3%或4.3%）。該額外利率適用於繳付一筆過的金額扣除(a)全期5年保費徵費（如適用）及(b)合資格計劃於相關保單年度的已到期應繳保費（「預繳保費餘額」），但不適用於(a)保費儲蓄戶口內任何多於預繳保費餘額之金額、(b)保費回贈及(c)其他推廣優惠。如當時利率增加或減少，該額外利率（即保證特惠利率與有關保單年度的當時利率之息差）將作出相應調整。預繳保費連同存入保費儲蓄戶口的利息將會於第2至第5年的保費到期日自動並全部用作支付保費。
5. 合資格計劃之保單持有人可就保證特惠利率於保單起首時繳付較少的一筆過保費。少付的保費金額由保證特惠利率產生，相等於35%或43%的首年年度保費（全捨到最接近的整數）。實際少付的保費金額在保險計劃建議書「基本計劃 – 預繳保費選項之說明摘要」中說明。以額外利率計算的利息（「額外利息」）將於第4個保單周年日或之前存入保費儲蓄戶口，而以當時利率計算的利息（「當時利息」）將於首4年的每個有關保單周年日存入保費儲蓄戶口。
6. 一筆過的金額在扣除第1年已到期的應繳保費及保費徵費（如適用）後，將會存入合資格計劃的保費儲蓄戶口。存入保費儲蓄戶口內之金額並非銀行存款，並將用作繳付保單第2至第5年到期續保保費及任何保費徵費（如保費徵費適用及未被另行繳付）之用。
7. 任何於第4個保單周年日前於合資格計劃作出的更改（包括但不限於(a)**在保費儲蓄戶口提取現金而導致餘額少於餘下保費供款年期的應繳保費及保費徵費（如適用）和已存入保費儲蓄戶口內之首4個保單年度的當時利息之總和**、(b)**更改保費繳付模式/保費供款年期**、(c)**更改名義金額**、(d)**更改保單貨幣**或(e)**申請保費緩繳保障**），**合資格計劃之額外利息將會全數被取消**，而保費儲蓄戶口內的餘額將只會以當時利率積存利息。閣下需於**保費到期時向我們繳交所需之保費及保費徵費（如適用）**。
8. 如於額外利息存入時或之前進行保單退保、部分退保或受保人身故，額外利息將被取消。
9. 當保單終止（除身故或當應支付就無行為能力選項 – 保障支付之款項及指定百分比為100%原因外）或退保，保費儲蓄戶口內之餘額（惟須扣除任何未償還之貸款及利息）將連同退保價值支付予保單持有人。若受保人身故，保費儲蓄戶口內之餘額（惟須扣除任何未償還之貸款及利息）將連同身故賠償支付予保誠最後記錄上指定的受益人。當應支付就無行為能力選項 – 保障支付之款項及指定百分比為100%時，保費儲蓄戶口內之餘額（惟須扣除任何未償還之貸款及利息）將連同無行為能力選項 – 保障支付之款項支付予指定人士。
10. 第4個保單周年日後，任何保留於保費儲蓄戶口的金額只會以保誠決定的當時利率積存，而該利率並非保證。
11. 保證特惠利率以每份合資格計劃為單位。如客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享保證特惠利率。
12. **除另有指明外，保證特惠利率可與其他推廣優惠活動同時享用。**
13. 保證特惠利率不適用於在2025年3月31日或之前已申請投保或已生效的指定計劃，或任何其他基本計劃、附加保障或任何保單轉換或計劃轉移（如適用）。
14. 即使保單退保、期滿或失效，保證特惠利率產生的金額均不得轉讓予其他保單持有人或其他保單。
15. 指定計劃由保誠保險有限公司或保誠保險有限公司（澳門分行）承保，並受其個別保單內的所有條款及細則規限。有關產品詳情，請參閱由我們發出之產品小冊子及保單樣本內的條款及細則。
16. 我們保留權利隨時更改此保證特惠利率的條款及細則而毋須另行通知。如有任何異議，我們擁有絕對酌情權作最終決定。

註

您可以選擇單獨投保上述計劃，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。

以上產品介紹及其他有關資料只供參考之用，不能作為保誠與任何人士或團體所訂之任何合約或該合約之任何部分（除非另有指明）。**在銷售過程中此單張必須與有關產品小冊子一起閱讀。有關保險計劃之產品完整條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。**如有需要，保誠樂意提供保單文件的樣本以供您參考。

此單張僅旨在香港及澳門派發。

PRUDENTIAL
保誠保險

MKTX/PF0782C(04/25)



PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.

Pay a lump-sum premium to enjoy a **guaranteed preferential interest rate** of up to **4.8% p.a.** – equivalent to up to **43% of the first year annual premium**

Limited offer

From **1 to 30 April 2025**, when you successfully take out the **Prudential Entrust Multi-Currency Plan** according to the below requirements and pay the total 5-year premiums in a lump sum, we will give you a **guaranteed preferential interest rate of up to 4.8% p.a.**[1] on the prepaid premium. With this guaranteed preferential interest, which is **equivalent to up to 43%**[2] **of the first year annual premium**, you can then **pay less premium upfront**.

Insurance Plan	Premium Term	Premium Payment Mode	Policy Currency	Annual Premium (USD)	Guaranteed Preferential Interest Rate
Prudential Entrust Multi-Currency Plan	5 years	Annual	USD	**Below 100,000**	**3.8% p.a.**[1] equivalent to 35%[2] of the first year annual premium
				100,000 or above	**4.8% p.a.**[1] equivalent to 43%[2] of the first year annual premium

Please refer to the relevant terms and conditions for more about the offer.

Contact your consultant or call our Customer Service Hotline

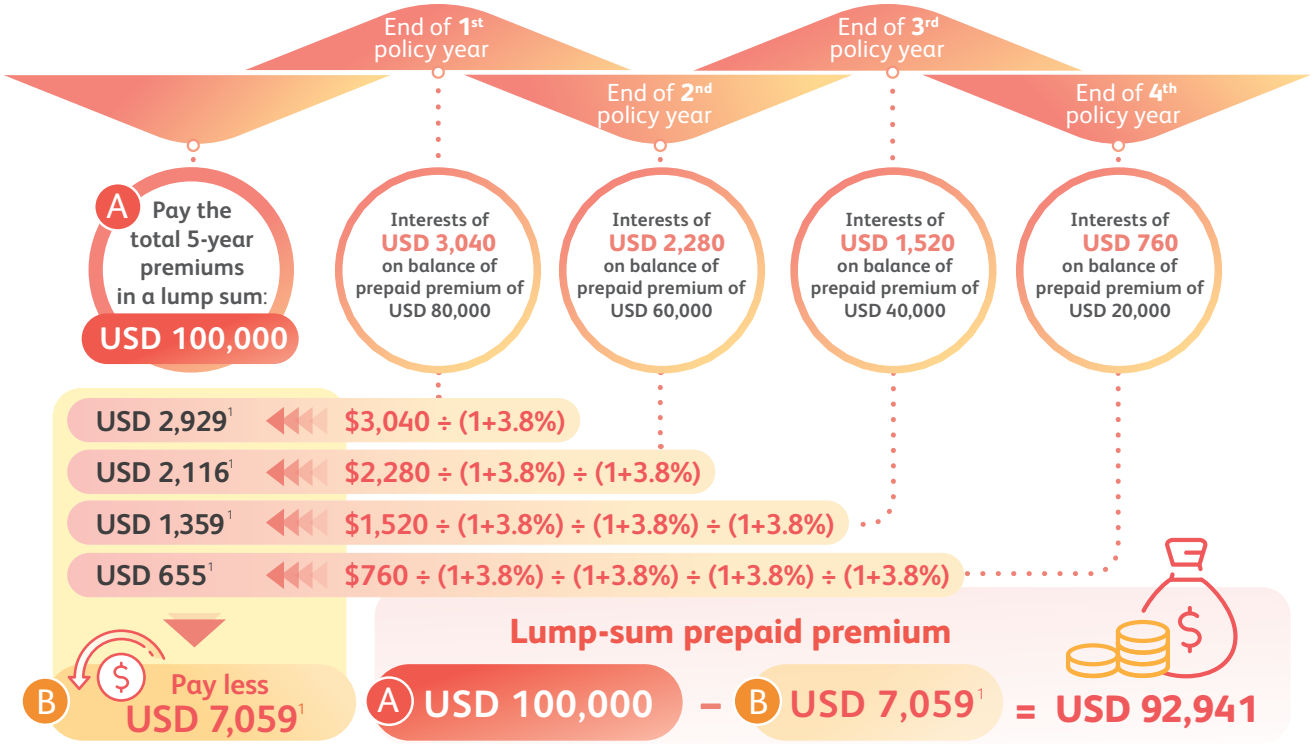
Hong Kong (852) 2281 1333
Macau (853) 8293 0833

www.prudential.com.hk
www.prudential.com.mo

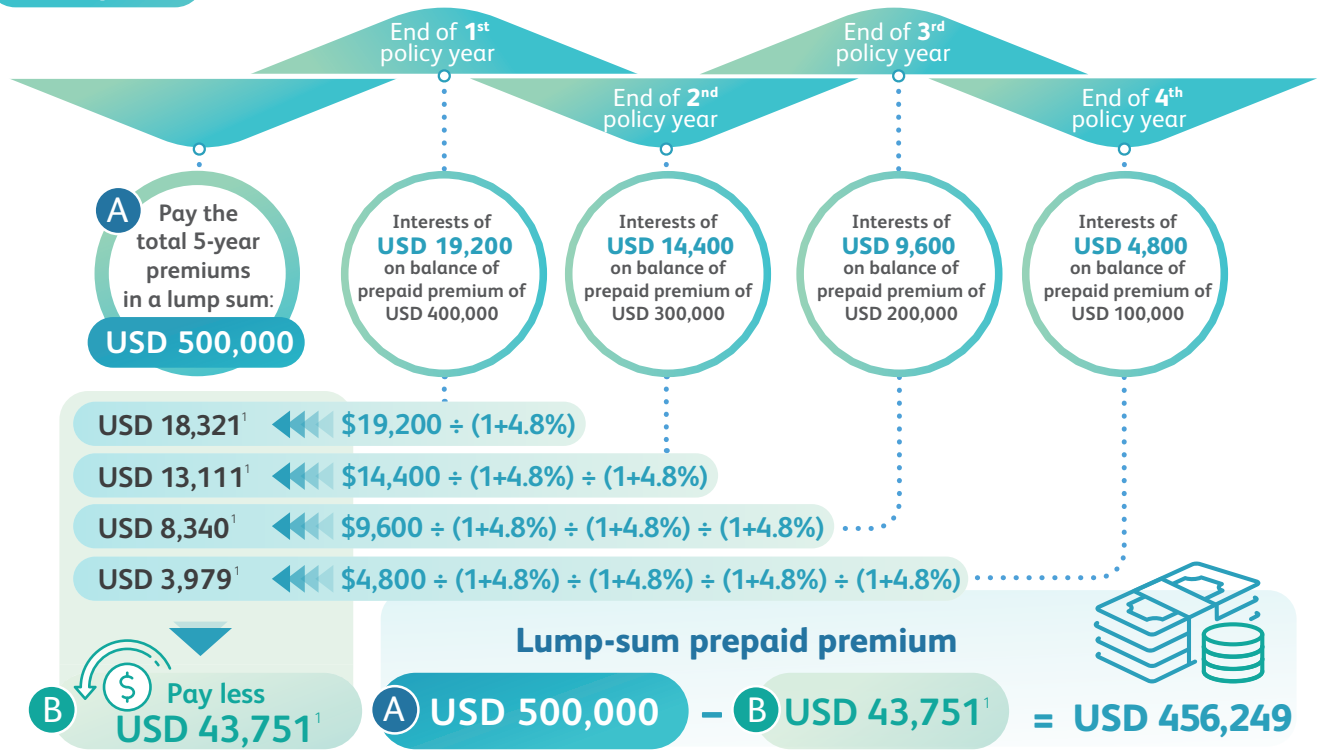
How it could work for you

For example, if you enrol in the **Prudential Entrust Multi-Currency Plan** with a 5-year premium term and an annual premium of USD 20,000 or USD 100,000, and pay the total 5-year premiums in a lump sum upon application, you can enjoy a **guaranteed preferential interest rate of 3.8% p.a.[1] or 4.8% p.a.[1]** on the prepaid premium. This means you can then **pay USD 7,059[1] or USD 43,751[1] less premium upfront.**

Example 1: Annual Premium is USD 20,000 (below USD 100,000)



Example 2: Annual Premium is USD 100,000 (USD 100,000 or above)



The above figures are only for illustration and are rounded to the nearest whole number (if applicable).

[1] The interest is realised upfront, so the reduced premium amount represents the present value of the interest to be earned. The present value of the interest to be earned is the current value of a future sum of interest to be earned given a specified rate of return. In this case, the specified rate of return would be 3.8% p.a. or 4.8% p.a..

[2] The figure is rounded down to the nearest whole number.

Terms and Conditions

1. The guaranteed preferential interest rate ("Guaranteed Preferential Interest Rate") on the **Prudential Entrust Multi-Currency Plan** is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) ("Prudential" or "we") and covers the period from 1 to 30 April 2025, both dates inclusive (the "Promotion Period").
2. The Guaranteed Preferential Interest Rate is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. In order to be eligible for the Guaranteed Preferential Interest Rate,
   (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **Prudential Entrust Multi-Currency Plan** with the 5-year premium term and annual payment mode in USD policy currency (the "Selected Plan") within the Promotion Period;
   (ii) the Selected Plan must have been issued by us on or before 31 May 2025;
   (iii) customers must select the Premium Prepayment Option (as stated in the Insurance Proposal) upon policy application and pay the lump-sum premium (less the reduced amount as explained in clause 5 below) and levies (if applicable) for the 5-year premium term of the Selected Plan ("Single Lump Sum") at the time of application or within 1 month after policy issuance;
   (iv) the Selected Plan must not attach any supplementary benefit;
   (v) customers must pay the Single Lump Sum in full as a single lump sum even if the total premiums payable are adjusted due to other promotional offers (if applicable);
   (vi) the Selected Plan must remain in force when we deposit the interest computed at the Guaranteed Preferential Interest Rate to the premium deposit account ("PDA"); and
   (vii) customers must provide valid documentation as proof for us to conduct due diligence pursuant to the applicable legislation/ requirements.

   The Selected Plan will be eligible for the Guaranteed Preferential Interest Rate (the "Eligible Plan") if it meets all applicable requirements set out in clause 3. Otherwise, the Guaranteed Preferential Interest Rate will be forfeited.
4. The Guaranteed Preferential Interest Rate of 3.8% p.a. or 4.8% p.a. comprises the prevailing interest rate (currently 0.5% p.a., non-guaranteed) applicable to the PDA and the additional interest rate of 3.3% p.a. or 4.3% p.a.. Such additional interest rate shall only apply to the Single Lump Sum less (a) the levies for the 5 years (if applicable) and (b) the due premiums payable of the Eligible Plan for the corresponding policy year ("Balance of Prepaid Premium"), but it does not apply to (a) any other amount in the PDA in excess of the Balance of Prepaid Premium, (b) premium refund and (c) other promotion offers. If the prevailing interest rate increases or decreases, such additional interest rate, which is the difference between the Guaranteed Preferential Interest Rate and the prevailing interest rate for the corresponding policy year, will be adjusted accordingly. The prepaid premium and interest credited to the PDA will be automatically and fully used to settle the 2nd to 5th years' premiums when they become due.
5. The Guaranteed Preferential Interest Rate allows the Eligible Plan policyholders to pay less premium upfront. The reduced amount is generated from the Guaranteed Preferential Interest Rate which is equivalent to 35% or 43% of the 1st year annual premium (rounded down to the nearest integer). The actual reduced amount is stated in the Insurance Proposal "Basic Plan – Illustration Summary for Premium Prepayment Option". The interest computed at the additional interest rate ("Additional Interest") will be credited to the PDA on or before the 4th policy anniversary, whereas the interest computed at the prevailing interest rate ("Prevailing Interest") for the first 4 policy years will be credited to the PDA on each corresponding policy anniversary.
6. The Single Lump Sum less the 1st year's due premium and levy (if applicable) payable of the Eligible Plan shall be deposited in the PDA of the policy. The amount deposited in the PDA is NOT a bank deposit, and shall be used to settle the 2nd to 5th years' renewal premiums of the policy and any levies (if the levies are applicable and not settled separately) when due.
7. For any alterations of the Eligible Plan(s) before the 4th policy anniversary (including but not limited to (a) **a withdrawal from the PDA with the remaining balance being less than the sum of the premium and levy (if applicable) required for the remaining premium term(s) and the Prevailing Interest for the first 4 policy years deposited in the PDA**, (b) **a change of premium payment mode/premium term**, (c) **a change of notional amount**, (d) **a change of policy currency** or (e) **an application of Premium Break Benefit**), **the Additional Interest for the Eligible Plan(s) will be totally forfeited**, and the balance in the PDA will accumulate interest at the prevailing interest rate only. You will have to **pay the required premium and levy (if applicable) to us when due**.
8. In the event of policy surrender, partial surrender or the death of the life assured on or before the date when the Additional Interest is credited, the Additional Interest will be forfeited.
9. Upon policy termination (for reasons other than death or a claim under the Incapacity Option – Benefit Payout becoming payable with a designated percentage of 100%) or policy surrender, the balance in the PDA (less any outstanding loan and interest) will be paid together with the surrender value to the policyholder(s). Upon the death of the life assured, the balance in the PDA (less any outstanding loan and interest) will be paid to the beneficiary(ies) named in Prudential's latest records together with the death benefit. Upon a claim under the Incapacity Option – Benefit Payout becoming payable with a designated percentage of 100%, the balance in the PDA (less any outstanding loan and interest) will be paid together with the Incapacity Option – Benefit Payout to the designated person.

10. After the 4th policy anniversary, any amount left in the PDA will be accumulated at the prevailing interest rate determined by Prudential, which is non-guaranteed.
11. The Guaranteed Preferential Interest Rate is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period, and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Guaranteed Preferential Interest Rate.
12. **The Guaranteed Preferential Interest Rate can be used in conjunction with any other promotional offers unless otherwise specified.**
13. The Guaranteed Preferential Interest Rate will not be offered to the Selected Plan applied for or already in force on or before 31 March 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
14. The amount generated from the Guaranteed Preferential Interest Rate is non-transferable to other policyholders or other policies even when the policy is surrendered, matured or lapsed.
15. The Selected Plan is underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
16. We reserve the right to change any terms and conditions of the Guaranteed Preferential Interest Rate without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer is for distribution in Hong Kong and Macau only.

PRUDENTIAL
保誠保險

MKTX/PF0782E(04/25)



PRUDENTIAL
保誠保險

用心聆聽　實現您心

由您揀！投保指定危疾計劃
選擇高達20%保費回贈或190%特級保障

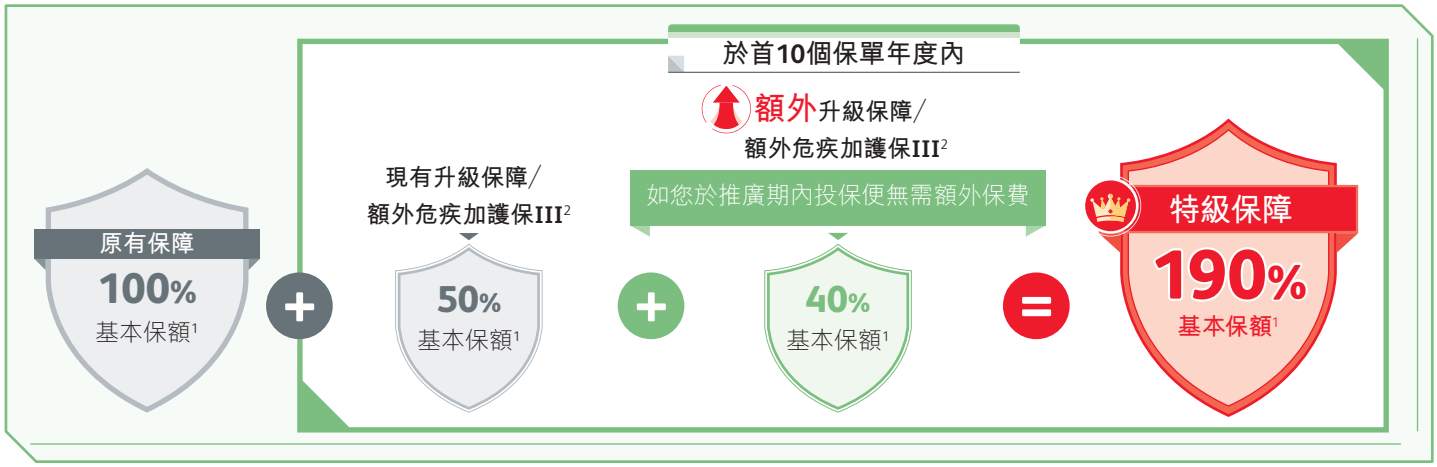
您比任何人都了解您和您家人的需要，要甚麼當然由您揀！

凡於**2025年4月1日至6月30日**期間，成功投保以下指定危疾計劃，您可選擇獲享**高達20%保費回贈**，或於首10個保單年度內獲**190%特級保障**而**無需額外保費**，讓您倍感安心。

選項1　高達20%保費回贈

指定危疾計劃	保費供款年期	首年年度化保費回贈
「誠保一生」危疾保	5年	10%
「誠保一生」危疾保 「誠保一生」危疾保 – 摯愛寶 危疾加護保III	10年	10%
	15/20/25年	20%

選項2　於首10個保單年度內獲190%特級保障



無論選擇哪個選項，您均可於現有及額外（如適用）**升級保障/額外危疾加護保III**²完結前或後之指定期間內，將該保障**轉換**成一份我們指定並備有現金價值的**全新壽險計劃**，該計劃提供人壽及/或危疾保障（受限於該壽險計劃的合資格條件，包括但不限於年齡、保額等），而**毋須提供額外健康證明**。

有關升級保障/額外危疾加護保III²及轉換要求的詳情，請參閱保單條款。轉換之指定期間受限於我們現行的行政規則。

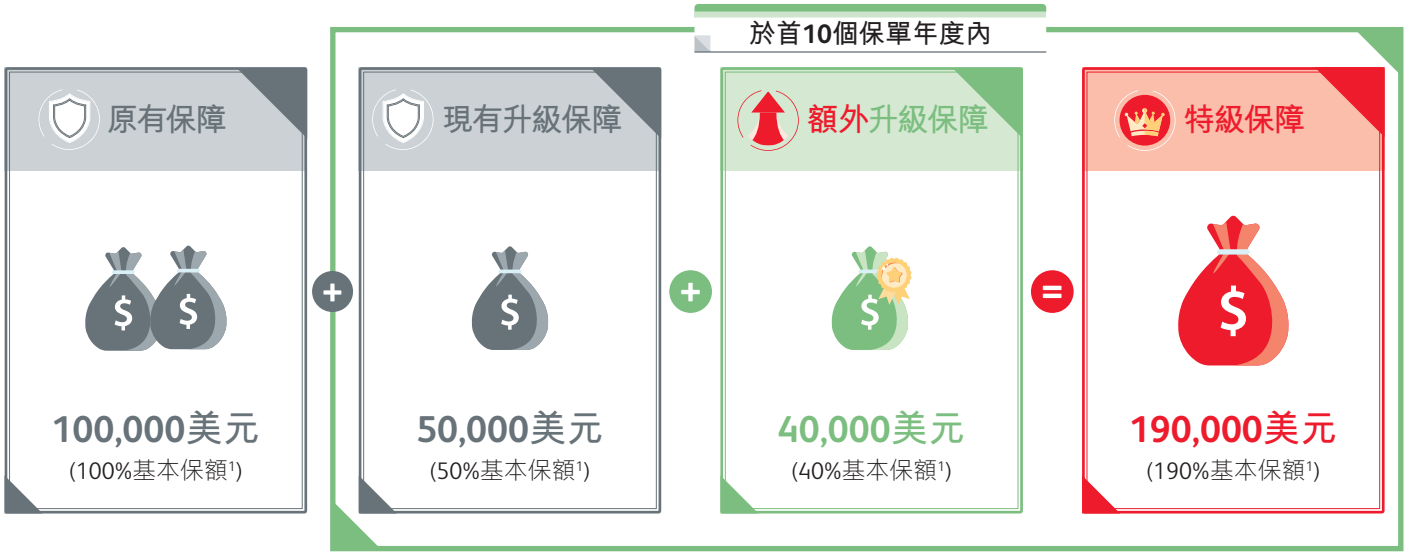
有關此推廣之詳情，請參閱相關條款及細則。

選項2（190%特級保障）如何運作

36歲的John是家庭的經濟支柱。他意識到在面對危疾時一份財務保障的重要性，尤其是當他的子女還年幼。因此，他為自己投保「**誠保一生**」**危疾保**，基本保額為100,000美元，並**選擇此推廣優惠的選項2 – 190%特級保障**。

假如於首10個保單年度內，他確診56種受保嚴重病況之一，將可獲合共190,000美元的賠償額，為他提供重要的財務支援，用以應付治療費用和家庭的生活開支。





以上數字只作說明之用。我們假設John符合保障定義及索償要求，並沒有任何保單貸款或保單變更。

[1] 「基本保額」是指計劃之最初保額，連同任何適用之保額調減，但不包括升級保障/額外危疾加護保 III（如適用）的保額。

[2] 升級保障適用於「**誠保一生**」**危疾保**及「**誠保一生**」**危疾保 – 摯愛寶**，而額外危疾加護保III適用於**危疾加護保III**。

聯絡您的顧問或致電客戶服務熱線

香港 (852) 2281 1333 www.prudential.com.hk
澳門 (853) 8293 0833 www.prudential.com.mo

條款及細則

1. 指定危疾計劃之「由您揀」推廣優惠（「推廣優惠」）由保誠保險有限公司或保誠保險有限公司（澳門分行）（「保誠」或「我們」）提供，優惠期由2025年4月1日至6月30日止，包括首尾2天（「推廣期」）。
2. 此推廣優惠適用於透過保誠的營業部或保險經紀（如適用）遞交之投保申請。
3. 客戶可於申請時，選擇此推廣優惠下之(i)高達20%保費回贈（「保費回贈」）或(ii)於首10個保單年度內獲190%特級保障（「特級保障」）。
4. 就享有此推廣優惠之保費回贈或特級保障，
   (i) 客戶（即保單持有人）必須於推廣期內成功申請並遞交已填妥之申請表格，投保**「誠保一生」危疾保**、**「誠保一生」危疾保 – 摯愛寶**或**危疾加護保III**（「指定危疾計劃」）；
   (ii) 指定危疾計劃必須於2025年8月31日或之前由我們發出；
   (iii) 如客戶選擇保費回贈，於發放指定危疾計劃的保費回贈時，指定危疾計劃必須仍然維持生效；及
   (iv) 已繳付所有到期保費及保費徵費（如適用）。
   指定危疾計劃須符合第4項列明所有適用之要求，方可享有此保費回贈或特級保障（「合資格計劃」），否則此保費回贈或特級保障將被取消。
5. 如客戶選擇保費回贈：
   (i) 保費回贈金額將按以下所示，以保單之貨幣存入合資格保單的保費儲蓄戶口中：

保費繳付模式	保費回贈日期
每年	2026年2月28日或之前
每半年 每季 每月	2026年8月31日或之前

   上述的保費繳付模式指保單發出時之保費繳付模式。保費儲蓄戶口是我們為保單持有人設立，用以存放保費餘額作繳付將來有關的到期應繳保費（及相應的保費徵費（如適用），如保費儲蓄戶口仍有餘額）之用，直至保費回贈金額完全扣減為止。如保單不再生效時，任何未發放或未被扣減的保費回贈將會被取消。
   (ii) 我們限制從保費儲蓄戶口中提取任何保費回贈，而保費回贈只可作抵銷將來保費（及保費徵費（如適用），如保費儲蓄戶口仍有餘額）之用。即使保單退保、期滿或失效，保費回贈均不得轉換或兑換現金，亦不得轉讓予他人或其他保單。
   (iii) 保費回贈以每份合資格計劃為單位。如客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享保費回贈。
   (iv) 任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費下調（包括但不限於減少保額），相關合資格計劃之保費回贈將會全數被取消。任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費增加（包括但不限於提高保額），增加部分之保費將不會享有是次推廣優惠。儘管如此，若保費繳付模式於首個保單年度有任何更改，合資格計劃仍可享有保費回贈及我們會以最低首年年度化保費計算保費回贈金額（計算首年年度化保費方法可參閱第5(vi)項）。
   (v) 每份合資格計劃的保費回贈金額將會因應其首年年度化保費（不包括保費徵費，如適用）計算。
   (vi) 所有合資格計劃如非以年繳方式繳付保費，其首年年度化保費為首12個月所繳付之總保費額。例如：如果合資格計劃以月繳方式繳付保費，相關的首年年度化保費為月繳保費乘以12。
   (vii) 如成功符合此推廣優惠條款及細則下有關保費回贈之要求，於相關保單及/或相關附加保障計劃（如適用）成功發出後，此推廣優惠下的保費回贈亦會構成保單合約之一部分。
6. 如客戶選擇特級保障：
   (i) 特級保障以每份合資格計劃為單位。如客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享特級保障。
   (ii) 在我們發出保單後，合資格計劃之基本保額有任何增加或減少，我們將會按比例調整現有及額外升級保障或額外危疾加護保III（如適用）。如欲了解升級保障及額外危疾加護保III的詳情，您可分別參閱**「誠保一生」危疾保系列 –「誠保一生」危疾保**及**「誠保一生」危疾保 – 摯愛寶**以及**危疾加護保III**的產品小冊子。
   (iii) 特級保障受限於保單文件之條款及細則。
7. 保費回贈或特級保障於申請時一經選擇，將不接受任何更改或退換。
8. 此推廣優惠不適用於在2025年3月31日或之前已申請投保或已生效的指定危疾計劃，或任何其他基本計劃、附加保障或任何保單轉換或計劃轉移（如適用）。
9. **除另有指明外，此推廣優惠可與其他推廣優惠活動同時享用。**
10. 指定危疾計劃由保誠保險有限公司或保誠保險有限公司（澳門分行）承保，並受其個別保單內的所有條款及細則規限。有關產品詳情，請參閱由我們發出之產品小冊子及保單樣本內的條款及細則。
11. 我們保留權利隨時更改此推廣優惠的條款及細則而毋須另行通知。如有任何異議，我們擁有絕對酌情權作最終決定。

註

您可以選擇單獨投保上述計劃，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。

以上產品介紹及其他有關資料只供參考之用，不能作為保誠與任何人士或團體所訂之任何合約或該合約之任何部分（除非另有指明）。**在銷售過程中此單張必須與有關產品小冊子一起閱讀。有關保險計劃之完整產品條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。**如有需要，保誠樂意提供保單文件的樣本以供您參考。

此單張僅旨在香港及澳門派發。

PRUDENTIAL
保誠保險

MKTX/PF0726C (04/25)



PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.

Your choice! Enrol in Selected Critical Illness Plan(s) and choose up to a **20% premium refund** or a **190% superior cover**

Since you know you and your family's needs better than anyone else, the choice is yours!

From **1 April to 30 June 2025**, when you successfully take out the Selected Critical Illness Plan(s) below, you can choose to enjoy a **premium refund of up to 20%** or extra peace of mind with **190% superior cover** in the first 10 policy years **without any extra premiums**.

Option 1 Up to a 20% premium refund

Selected Critical Illness Plan(s)	Premium Term	Premium Refund of the First Year Annualised Premium
PRUHealth Guardian Critical Illness Plan	5 years	**10%**
PRUHealth Guardian Critical Illness Plan **PRU**Health Baby Guardian Critical Illness Plan **PRU**Health Critical Illness Extended Care III	10 years	
	15/20/25 years	**20%**

Option 2 190% superior cover in the first 10 policy years

In the first 10 policy years

Original protection
100% basic sum assured[1]

+

Existing Benefit Booster/ Critical Illness Care Enhancer III[2]
50% basic sum assured[1]

+

Extra Benefit Booster/ Critical Illness Care Enhancer III[2]
with no extra premiums if you enrol during the promotion period
40% basic sum assured[1]

=

Superior cover
190% basic sum assured[1]

Whichever option you choose, you may **convert** your existing and extra (if applicable) **Benefit Booster/Critical Illness Care Enhancer III**[2] into a selected **new life insurance policy** that offers cash value and provides life and/or critical illness cover (subject to eligibility requirements of such life insurance policy, including but not limited to age, sum assured, etc.) within a designated period before or after such benefit ends, **with no need to submit further health evidence**.

There is more information about the Benefit Booster/Critical Illness Care Enhancer III[2] and the conversion requirement in the policy provisions. The designated period for conversion is subject to our prevailing administrative rules.

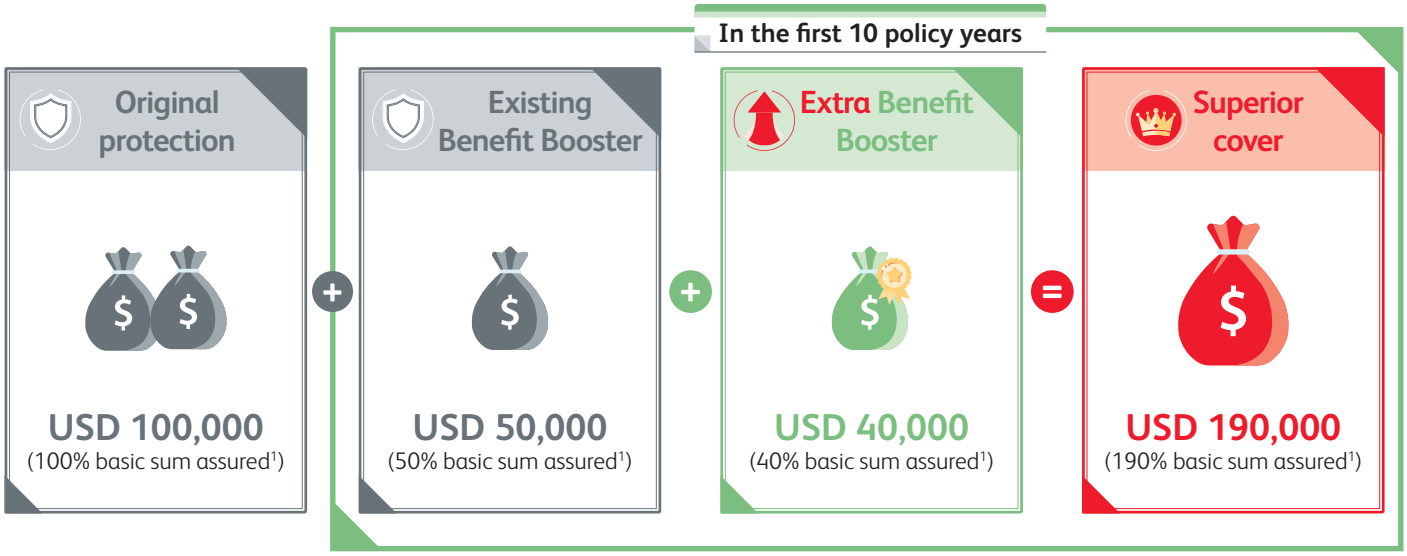
Please refer to the relevant terms and conditions for more about the offer(s).

How does the Option 2 (190% superior cover) work

John, aged 36, is the breadwinner of his family. He realises the importance of having a financial safety net in case of critical illness, particularly while his children are young, so he enrols in the **PRU**Health Guardian Critical Illness Plan for himself. He opts for a basic sum assured of USD 100,000 and **chooses Option 2 from this promotion – 190% superior cover**.

If he is diagnosed with one of the 56 major disease conditions covered during the first 10 policy years, he will get a total benefit payout of USD 190,000, which provides vital financial support both for his treatment and his family's living expenses.





The above figures are only for illustration. We assume that John fulfils the definitions and claims requirements of the benefits, and that he has no policy loans nor makes any policy changes.

[1] Basic sum assured means the initial sum assured of the plan together with any applicable reduction of the sum assured, excluding the sum assured of the Benefit Booster/Critical Illness Care Enhancer III (where applicable).

[2] The Benefit Booster applies to the **PRU**Health Guardian Critical Illness Plan and **PRU**Health Baby Guardian Critical Illness Plan, while the Critical Illness Care Enhancer III applies to the **PRU**Health Critical Illness Extended Care III.

Contact your consultant or call our Customer Service Hotline

Hong Kong (852) 2281 1333 www.prudential.com.hk
Macau (853) 8293 0833 www.prudential.com.mo

Terms and Conditions

1. The "Your choice" promotion of Selected Critical Illness Plan(s) (the "Promotion") is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) ("Prudential" or "we") and covers the period from 1 April to 30 June 2025, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. Customers can select either (i) up to a 20% premium refund (the "Premium Refund") or (ii) a 190% superior cover in the first 10 policy years (the "Superior Cover") under the Promotion at the time of application.
4. In order to be eligible for the Premium Refund or Superior Cover under the Promotion,
   (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **PRU**Health Guardian Critical Illness Plan, **PRU**Health Baby Guardian Critical Illness Plan or **PRU**Health Critical Illness Extended Care III (the "Selected Critical Illness Plan(s)") within the Promotion Period;
   (ii) the Selected Critical Illness Plan(s) must have been issued by us on or before 31 August 2025;
   (iii) if customers select the Premium Refund, the Selected Critical Illness Plan(s) must remain in force when we apply the Premium Refund to the Selected Critical Illness Plan(s); and
   (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.

   Selected Critical Illness Plan(s) will be eligible for the Premium Refund or Superior Cover (the "Eligible Plan") if it meets all applicable requirements set out in clause 4. Otherwise, the Premium Refund or Superior Cover will be forfeited.
5. If customers select the Premium Refund:
   (i) The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the eligible policy as follows:

Premium payment mode	Date of Premium Refund
Annual mode	On or before 28 February 2026
Semi-annual mode Quarterly mode Monthly mode	On or before 31 August 2026

   The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder's premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

   (ii) We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.

   (iii) The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.

   (iv) For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured), the increased portion of the increased premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 5(vi) for calculation of the first year annualised premium).

   (v) We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy, if applicable).

   (vi) If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.

   (vii) The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.

6. If customers select the Superior Cover:
   (i) The Superior Cover is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Superior Cover.
   (ii) For any increase or decrease in the basic sum assured of the Eligible Plan(s) after we issue the policy, we will adjust the existing and extra Benefit Booster or Critical Illness Care Enhancer III (where applicable) proportionally. There is more information about the Benefit Booster and Critical Illness Care Enhancer III in the product brochures of **PRU**Health Guardian Critical Illness Plan Series - **PRU**Health Guardian Critical Illness Plan and **PRU**Health Baby Guardian Critical Illness Plan and **PRU**Health Critical Illness Extended Care III respectively.
   (iii) The Superior Cover is subject to the terms and conditions stated in the policy document.
7. Once the Premium Refund or Superior Cover is chosen at the time of application, no change or replacement will be accepted.
8. The Promotion will not be offered to the Selected Critical Illness Plan(s) applied for or already in force on or before 31 March 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
9. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified**.
10. The Selected Critical Illness Plan(s) is/are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is/are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
11. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer is for distribution in Hong Kong and Macau only.

PRUDENTIAL
保誠保險

MKTX/PF0726E (04/25)



PRUDENTIAL
保誠保險

用心聆聽　實現您心

給予摯愛周全健康保障
兼享高達**50%保費回贈**

凡於**2025年4月1日至6月30日**期間，成功投保以下**指定保險計劃**，可享高達**50%保費回贈**。

指定保險計劃	計劃類型	首年年度化保費回贈
危疾保險計劃	基本計劃	**10%**
危疾首護保II[1] — 港元/美元計劃 — 10年保費供款期		
危疾首護保II[1] — 港元/美元計劃 — 15/20/25/30年保費供款期		**20%**
自願醫保計劃	基本計劃及附加保障	**50%**
保誠自願醫保尚賓計劃[1] — 港元/美元計劃		
保誠自主醫保計劃[1] — 港元計劃		
保誠自願醫保摯稱心計劃[1] — 港元/美元計劃	基本計劃	
保誠靈活自主醫保計劃[1] — 港元/美元計劃	附加保障	
醫療保險計劃	基本計劃及附加保障	
高端醫療自由行計劃 — 港元/美元計劃 （包括自選附加保障 —「門診寶」（如適用））		
醫療加倍保 — 港元/美元計劃		
「摯為您」優悅醫療保險計劃[1] — 港元/美元計劃		
終身保醫療計劃 — 港元/美元計劃	附加保障	

有關此推廣之詳情，請參閱相關條款及細則。

[1] 此計劃只在香港發售。

聯絡您的顧問或致電客戶服務熱線

香港 (852) 2281 1333　www.prudential.com.hk
澳門 (853) 8293 0833　www.prudential.com.mo

條款及細則

1. 指定保險計劃之保費回贈（「保費回贈」）推廣優惠（「推廣優惠」）由保誠保險有限公司或保誠保險有限公司（澳門分行）（「保誠」或「我們」）提供，優惠期由2025年4月1日至6月30日止，包括首尾2天（「推廣期」）。
2. 此推廣優惠適用於透過保誠的營業部或保險經紀（如適用）遞交之投保申請。
3. **保誠自願醫保尚寶計劃**、**保誠自主醫保計劃**、**保誠自願醫保摯稱心計劃**及**保誠靈活自主醫保計劃**（自願醫保計劃之認可產品）（「自願醫保計劃」）的保費回贈金額不會享有香港的稅務扣除。有關稅務扣除之詳情，請參閱產品小冊子。
4. 就享有此推廣優惠下之保費回贈，
   (i) 客戶（即保單持有人）必須於推廣期內成功申請並遞交已填妥之申請表格，投保此單張前1頁列表所示之任何指定保險計劃（「指定保險計劃」）；
   (ii) 指定保險計劃必須於2025年8月31日或之前由我們發出；
   (iii) 於發放指定保險計劃的保費回贈時，指定保險計劃必須仍然維持生效；及
   (iv) 已繳付所有到期保費及保費徵費（如適用）。
   指定保險計劃須符合第4項列明所有適用之要求，方可享有此保費回贈（「合資格計劃」），否則此保費回贈將被取消。
5. 保費回贈金額將按以下所示，以保單之貨幣存入合資格保單的保費儲蓄戶口中：

保費繳付模式	保費回贈日期
每年	2026年2月28日或之前
每半年 每季 每月	2026年8月31日或之前

   上述的保費繳付模式指保單發出時之保費繳付模式。保費儲蓄戶口是我們為保單持有人設立，用以存放保費餘額作繳付將來有關的到期應繳保費（及相應的保費徵費（如適用），如保費儲蓄戶口仍有餘額）之用，直至保費回贈金額完全扣減為止。如保單不再生效時，任何未發放或未被扣減的保費回贈將會被取消。
6. 我們限制從保費儲蓄戶口中提取任何保費回贈，而保費回贈只可作抵銷將來保費（及保費徵費（如適用），如保費儲蓄戶口仍有餘額）之用。即使保單退保、期滿或失效，保費回贈均不得轉換或兌換現金，亦不得轉讓予他人或其他保單。
7. 保費回贈以每份合資格計劃為單位。如客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享保費回贈。
8. 任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費下調（包括但不限於提高自付額、下調病房級別、下調計劃級別、取消**額外醫療計劃**或下調其計劃級別，如適用，縮減保障地域範圍或減少保額），相關合資格計劃之保費回贈將會全數被取消。任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費增加（包括但不限於調低自付額、上調病房級別、上調計劃級別、附加**額外醫療計劃**或上調其計劃級別，如適用，擴濶保障地域範圍或提高保額），增加部分之保費將不會享有是次推廣優惠。儘管如此，若保費繳付模式於首個保單年度有任何更改，合資格計劃仍可享有保費回贈及我們會以最低首年年度化保費計算保費回贈金額（計算首年年度化保費方法可參閱第12項）。
9. 此推廣優惠不適用於在2025年3月31日或之前已申請投保或已生效的指定保險計劃，或任何其他基本計劃、附加保障或任何保單轉換或計劃轉移（如適用）（除特選客戶推廣優惠(MKTX/PF0785C(04/25))及(MKTX/PF0787C(04/25))外）。
10. **除另有指明外，此推廣優惠可與其他推廣優惠活動同時享用。**
11. 每份合資格計劃的保費回贈金額將會因應其首年年度化保費（不包括保費徵費，如適用）計算。
12. 所有合資格計劃如非以年繳方式繳付保費，其首年年度化保費為首12個月所繳付之總保費額。例如：如果合資格計劃以月繳方式繳付保費，相關的首年年度化保費為月繳保費乘以12。
13. 如成功符合此推廣優惠條款及細則下有關保費回贈之要求，於相關保單及/或相關附加保障計劃（如適用）成功發出後，此推廣優惠下的保費回贈亦會構成保單合約之一部分。
14. 指定保險計劃由保誠保險有限公司或保誠保險有限公司（澳門分行）承保，並受其個別保單內的所有條款及細則規限。有關產品詳情，請參閱由我們發出之產品小冊子及保單樣本內的條款及細則。
15. 我們保留權利隨時更改此推廣優惠的條款及細則而毋須另行通知。如有任何異議，我們擁有絕對酌情權作最終決定。

註

您可以選擇單獨投保上述計劃，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。

以上產品介紹及其他有關資料只供參考之用，不能作為保誠與任何人士或團體所訂之任何合約或該合約之任何部分（除非另有指明）。**在銷售過程中此單張必須與有關產品小冊子一起閱讀。有關保險計劃之完整產品條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。**如有需要，保誠樂意提供保單文件的樣本以供您參考。

客戶必須符合香港特別行政區稅務局《稅務條例》規定之所有資格要求，方可申領有關稅務扣除（如適用）。以上所有基本稅務資料僅作參考用途。如有任何疑問，應該諮詢專業稅務顧問的意見。如欲了解適用於自願醫保計劃的稅務寬減詳情，可參閱www.vhis.gov.hk/tc。

此單張僅旨在香港及澳門派發。

PRUDENTIAL
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MKTX/PF0795C (04/25)



PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.

Provide comprehensive health protection for your loved ones and enjoy up to a **50% premium refund**

From **1 April to 30 June 2025**, when you successfully take out the **Selected Insurance Plan(s)** below, we will give you up to a **50% premium refund**.

Selected Insurance Plan(s)	Plan Type	Premium Refund of the First Year Annualised Premium
Critical Illness Plan	Basic plan	**10%**
PRUHealth Critical Illness First Protect II[1] – HKD/USD plan – 10 years		
PRUHealth Critical Illness First Protect II[1] – HKD/USD plan – 15/20/25/30 years		**20%**
VHIS Plan(s)	Basic plan & supplementary benefit	**50%**
PRUHealth VHIS VIP Plan[1] – HKD/USD plan		
PRUHealth CoreChoice Medical Plan[1] – HKD plan		
PRUHealth VHIS EasyChoice Plan[1] – HKD/USD plan	Basic plan	
PRUHealth FlexiChoice Medical Plan[1] – HKD/USD plan	Supplementary benefit	
Medical Protection Plan(s)	Basic plan & supplementary benefit	
PremierFlex Medical Plan – HKD/USD plan (including the optional supplementary benefit – Outpatient Care Benefit (if applicable))		
PRUhealth medical plus – HKD/USD plan		
PRUmyhealth prestige medical plan[1] – HKD/USD plan		
PRUmed lifelong care plan – HKD/USD plan	Supplementary benefit	

Please refer to the relevant terms and conditions for more about the offer.

[1] This plan is available for sale in Hong Kong only.

Contact your consultant or call our Customer Service Hotline

Hong Kong **(852) 2281 1333** **www.prudential.com.hk**
Macau **(853) 8293 0833** **www.prudential.com.mo**

Terms and Conditions

1. The premium refund on the Selected Insurance Plan(s) (the "Premium Refund") promotion (the "Promotion") is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) ("Prudential" or "we") and covers the period from 1 April to 30 June 2025, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. The Premium Refund amount for **PRU**Health VHIS VIP Plan, **PRU**Health CoreChoice Medical Plan, **PRU**Health VHIS EasyChoice Plan and **PRU**Health FlexiChoice Medical Plan (certified plans under the Voluntary Health Insurance Scheme) (the "VHIS Plan(s)") is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the product brochure(s).
4. In order to be eligible for the Premium Refund under the Promotion,
   (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the selected insurance plan(s) listed in the table on the previous page of this flyer (the "Selected Insurance Plan(s)") within the Promotion Period;
   (ii) the Selected Insurance Plan(s) must have been issued by us on or before 31 August 2025;
   (iii) the Selected Insurance Plan(s) must remain in force when we apply the Premium Refund to the Selected Insurance Plan(s); and
   (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.

   Selected Insurance Plan(s) will be eligible for the Premium Refund (the "Eligible Plan(s)") if it meets all applicable requirements set out in clause 4. Otherwise, the Premium Refund will be forfeited.
5. The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the eligible policy as follows:

Premium payment mode	Date of Premium Refund
Annual mode	On or before 28 February 2026
Semi-annual mode Quarterly mode Monthly mode	On or before 31 August 2026

   The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder's premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.
6. We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
7. The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
8. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to an increase in deductible, a downgrade of room level, a downgrade of plan level, cancellation or a downgrade of plan level of **PRU**Health Major, if applicable, a reduction in territorial scope of cover or a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to a reduction in deductible, an upgrade of room level, an upgrade of plan level, addition or an upgrade of plan level of **PRU**Health Major, if applicable, an expansion in territorial scope of cover or an increase in sum assured), the increased portion of the increased premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 12 for calculation of the first year annualised premium).
9. The Promotion will not be offered to the Selected Insurance Plan(s) applied for or already in force on or before 31 March 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable) (except promotion (MKTX/PF0785E(04/25)) and (MKTX/PF0787E(04/25) for selected customers).
10. **This Promotion can be used in conjunction with any other promotional offers unless otherwise specified**.
11. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy, if applicable).
12. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
13. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
14. The Selected Insurance Plan(s) is/are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is/are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
15. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

Policyholders must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of the Hong Kong Special Administrative Region before they can claim the relevant tax deduction (if applicable). All of the above general tax information provided is for reference only. You should always consult with a professional tax advisor if you have any doubts. For further information on tax concessions applicable to VHIS plans, please refer to www.vhis.gov.hk/en.

This flyer is for distribution in Hong Kong and Macau only.

PRUDENTIAL
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MKTX/PF0795E (04/25)



PRUDENTIAL
保誠保險

用心聆聽　實現您心

投保**保誠「雋逸人生」延期年金計劃**
可享**20%保費回贈**

凡於**2025年4月1日至6月30日**期間，成功投保**保誠「雋逸人生」延期年金計劃（獲保險業監管局認證的合資格延期年金保單）**，可享**20%保費回贈**。

您更可就此計劃之合資格的已繳保費申請**稅務扣除**。

保險計劃	保費供款期	首年年度化保費回贈
保誠「雋逸人生」延期年金計劃 QDAP 合資格延期年金保單 Qualifying Deferred Annuity Policy	5/10年	**20%**

有關此推廣之詳情，請參閱相關條款及細則。

聯絡您的顧問或致電客戶服務熱線

2281 1333　**www.prudential.com.hk**

條款及細則

1. **保誠「雋逸人生」延期年金計劃**之保費回贈（「保費回贈」）推廣優惠（「推廣優惠」）由保誠保險有限公司（「保誠」或「我們」）提供，優惠期由2025年4月1日至6月30日止，包括首尾2天（「推廣期」）。
2. 此推廣優惠適用於透過保誠的營業部或保險經紀遞交之投保申請。
3. 保費回贈金額不會享有香港的稅務扣除。有關稅務扣除之詳情，請參閱產品小冊子。
4. 就享有此推廣優惠之保費回贈，
   (i) 客戶（即保單持有人）必須於推廣期內成功申請並遞交已填妥之申請表格，投保**保誠「雋逸人生」延期年金計劃**（「指定計劃」）；
   (ii) 指定計劃必須於2025年7月31日或之前由我們發出；
   (iii) 於發放指定計劃的保費回贈時，指定計劃必須仍然維持生效；及
   (iv) 已繳付所有到期保費及保費徵費。
   指定計劃須符合第4項列明所有適用之要求，方可享有此保費回贈（「合資格計劃」），否則此保費回贈將被取消。
5. 保費回贈金額將按以下所示，以保單之貨幣存入合資格保單的保費儲蓄戶口中：

保費繳付模式	保費回贈日期			
	第1期 **（首年年度化保費5%）**	**第2期** **（首年年度化保費5%）**	**第3期** **（首年年度化保費5%）**	**第4期** **（首年年度化保費5%）**
每年	2026年2月28日或之前	2027年2月28日或之前	2028年2月29日或之前	2029年2月28日或之前
每半年 每季 每月	2026年8月31日或之前	2027年8月31日或之前	2028年8月31日或之前	2029年8月31日或之前

   上述的保費繳付模式指保單發出時之保費繳付模式。保費儲蓄戶口是我們為保單持有人設立，用以存放保費餘額作繳付將來有關的到期應繳保費（及相應的保費徵費，如保費儲蓄戶口仍有餘額）之用，直至保費回贈金額完全扣減為止。如保單不再生效時，任何未發放或未被扣減的保費回贈將會被取消。
6. 我們限制從保費儲蓄戶口中提取任何保費回贈，而保費回贈只可作抵銷將來保費（及保費徵費，如保費儲蓄戶口仍有餘額）之用。即使保單退保、期滿或失效，保費回贈均不得轉換或兌換現金，亦不得轉讓予他人或其他保單。
7. 保費回贈以每份合資格計劃為單位。如客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享保費回贈。
8. 任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致保費供款期內應繳保費下調（包括但不限於減少保證每月年金或更改保費供款期），相關合資格計劃之保費回贈將會全數被取消。任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致保費供款期內應繳保費增加（包括但不限於增加保證每月年金或更改保費供款期），增加部分之保費將不會享有是次推廣優惠。儘管如此，若保費繳付模式於首個保單年度有任何更改，合資格計劃仍可享有保費回贈及我們會以最低首年年度化保費計算保費回贈金額（計算首年年度化保費方法可參閱第11項）。
9. 此推廣優惠不適用於在2025年3月31日或之前已申請投保或已生效的指定計劃，或任何其他基本計劃、附加保障或任何保單轉換或計劃轉移（如適用）。
10. 每份合資格計劃的保費回贈金額將會因應其首年年度化保費（不包括保費徵費）計算。
11. 所有合資格計劃如非以年繳方式繳付保費，其首年年度化保費為首12個月所繳付之總保費額。例如：如果合資格計劃以月繳方式繳付保費，相關的首年年度化保費為月繳保費乘以12。
12. **除另有指明外，此推廣優惠可與其他推廣優惠活動同時享用。**
13. 如成功符合此推廣優惠條款及細則下有關保費回贈之要求，於相關保單及/或相關附加保障計劃（如適用）成功發出後，此推廣優惠下的保費回贈亦會構成保單合約之一部分。
14. 指定計劃由保誠保險有限公司承保，並受其保單內的所有條款及細則規限。有關產品詳情，請參閱由我們發出之產品小冊子及保單樣本內的條款及細則。
15. 我們保留權利隨時更改此推廣優惠的條款及細則而毋須另行通知。如有任何異議，我們擁有絕對酌情權作最終決定。

註

您可以選擇單獨投保上述計劃，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。

以上產品介紹及其他有關資料只供參考之用，不能作為保誠與任何人士或團體所訂之任何合約或該合約之任何部分（除非另有指明）。**在銷售過程中此單張必須與有關產品小冊子一起閱讀。有關保險計劃之完整產品條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。**如有需要，保誠樂意提供保單文件的樣本以供閣下參考。

客戶必須符合香港特別行政區稅務局《稅務條例》規定之所有資格要求，方可申領有關稅務扣除。以上所有基本稅務資料僅作參考用途。如有任何疑問，應該諮詢專業稅務顧問的意見。如欲了解適用於**保誠「雋逸人生」延期年金計劃**的稅務扣除詳情，可參閱www.ia.org.hk/tc。

此單張僅旨在香港派發。

PRUDENTIAL
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MKTX/PF0790C(04/25)



PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.

Enrol in **PRU**Retirement Deferred Annuity Plan and enjoy a **20% premium refund**

From **1 April to 30 June 2025**, when you successfully take out the **PRU**Retirement Deferred Annuity Plan **(certified by the Insurance Authority as a Qualifying Deferred Annuity Policy)**, we will give you a **20% premium refund**.

You may also apply for a **tax deduction** on your qualifying premiums paid for this plan.

Insurance Plan	Premium Payment Period	Premium Refund of the First Year Annualised Premium
PRURetirement Deferred Annuity Plan QDAP 合資格延期年金保單 Qualifying Deferred Annuity Policy	5/10 years	**20%**

Please refer to the relevant terms and conditions for more about the offer.

Contact your consultant or call our Customer Service Hotline

2281 1333 **www.prudential.com.hk**

Terms and Conditions

1. The premium refund on the **PRU**Retirement Deferred Annuity Plan (the "Premium Refund") promotion (the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential" or "we") and covers the period from 1 April to 30 June 2025, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel of Prudential.
3. The Premium Refund amount is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the product brochure.
4. In order to be eligible for the Premium Refund under the Promotion,
   (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **PRU**Retirement Deferred Annuity Plan (the "Selected Plan") within the Promotion Period;
   (ii) the Selected Plan must have been issued by us on or before 31 July 2025;
   (iii) the Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan; and
   (iv) all the premiums and levy(ies) must have been fully settled when due.
   The Selected Plan will be eligible for the Premium Refund (the "Eligible Plan") if it meets all applicable requirements set out in clause 4. Otherwise, the Premium Refund will be forfeited.
5. The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the eligible policy as follows:

Premium payment mode	Date of Premium Refund			
	1st batch (5% of the first year annualised premium)	2nd batch (5% of the first year annualised premium)	3rd batch (5% of the first year annualised premium)	4th batch (5% of the first year annualised premium)
Annual mode	On or before 28 February 2026	On or before 28 February 2027	On or before 29 February 2028	On or before 28 February 2029
Semi-annual mode Quarterly mode Monthly mode	On or before 31 August 2026	On or before 31 August 2027	On or before 31 August 2028	On or before 31 August 2029

   The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder's premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy, if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.
6. We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
7. The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
8. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium payment period (including but not limited to a decrease in guaranteed monthly annuity or change of premium payment period), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium payment period (including but not limited to an increase in guaranteed monthly annuity or change of premium payment period), the increased portion of the increased premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 11 for calculation of the first year annualised premium).
9. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 31 March 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
10. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy).
11. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
12. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
13. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
14. The Selected Plan is underwritten by Prudential Hong Kong Limited, and is subject to all policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
15. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process**, **this flyer should be read in conjunction with the relevant product brochure**. **For full terms and conditions**, **and risk disclosures of the relevant insurance plan**, **please refer to relevant product brochure and policy document and read carefully**. Prudential will be happy to provide a specimen of the policy document upon your request.

Policyholders must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of the Hong Kong Special Administrative Region before they can claim the relevant tax deduction. All of the above general tax information provided is for reference only. You should always consult with a professional tax advisor if you have any doubts. For further information on tax concessions applicable to **PRU**Retirement Deferred Annuity Plan, please refer to www.ia.org.hk/en.

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PRUDENTIAL
保誠保險

MKTX/PF0790E(04/25)



PRUDENTIAL
保誠保險

用心聆聽　實現您心

投保「自主未來」保障計劃
可享高達12%保費回贈

凡於**2025年4月1日至6月30日**期間，成功投保「**自主未來」保障計劃**，可享高達**12%保費回贈**。

保險計劃	保費供款年期	首年年度化保費回贈
「自主未來」保障計劃	5年	**6%**
	10/20/30年	**12%**

有關此推廣之詳情，請參閱相關條款及細則。

聯絡您的顧問或致電客戶服務熱線

香港 (852) 2281 1333　www.prudential.com.hk
澳門 (853) 8293 0833　www.prudential.com.mo

條款及細則

1. **「自主未來」保障計劃**之保費回贈（「保費回贈」）推廣優惠（「推廣優惠」）由保誠保險有限公司或保誠保險有限公司（澳門分行）（「保誠」或「我們」）提供，優惠期由2025年4月1日至6月30日止，包括首尾2天（「推廣期」）。
2. 此推廣優惠適用於透過保誠的營業部或保險經紀（如適用）遞交之投保申請。
3. 就享有此推廣優惠之保費回贈，
   (i) 客戶（即保單持有人）必須於推廣期內成功申請並遞交已填妥之申請表格，投保**「自主未來」保障計劃**（「指定計劃」）；
   (ii) 指定計劃必須於2025年8月31日或之前由我們發出；
   (iii) 於發放指定計劃的保費回贈時，指定計劃必須仍然維持生效；及
   (iv) 已繳付所有到期保費及保費徵費（如適用）。
   指定計劃須符合第3項列明所有適用之要求，方可享有此保費回贈（「合資格計劃」），否則此保費回贈將被取消。
4. 保費回贈金額將按以下所示，以保單之貨幣存入合資格保單的保費儲蓄戶口中：

保費繳付模式	保費回贈日期
每年	2026年2月28日或之前
每半年 每季 每月	2026年8月31日或之前

   上述的保費繳付模式指保單發出時之保費繳付模式。保費儲蓄戶口是我們為保單持有人設立，用以存放保費餘額作繳付將來有關的到期應繳保費（及相應的保費徵費（如適用），如保費儲蓄戶口仍有餘額）之用，直至保費回贈金額完全扣減為止。如保單不再生效時，任何未發放或未被扣減的保費回贈將會被取消。
5. 我們限制從保費儲蓄戶口中提取任何保費回贈，而保費回贈只可作抵銷將來保費（及保費徵費（如適用），如保費儲蓄戶口仍有餘額）之用。即使保單退保、期滿或失效，保費回贈均不得轉換或兑換現金，亦不得轉讓予他人或其他保單。
6. 保費回贈以每份合資格計劃為單位。如客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享保費回贈。
7. 任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費下調（包括但不限於減少保額），相關合資格之保費回贈將會全數被取消。任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費增加（包括但不限於提高保額），增加部分之保費將不會享有是次推廣優惠。儘管如此，若保費繳付模式於首個保單年度有任何更改，合資格計劃仍可享有保費回贈及我們會以最低首年年度化保費計算保費回贈金額（計算首年年度化保費方法可參閱第10項）。
8. 此推廣優惠不適用於在2025年3月31日或之前已申請投保或已生效的指定計劃，或任何其他基本計劃、附加保障或任何保單轉換或計劃轉移（如適用）。
9. 每份合資格計劃的保費回贈金額將會因應其首年年度化保費（不包括保費徵費，如適用）計算。
10. 所有合資格計劃如非以年繳方式繳付保費，其首年年度化保費為首12個月所繳付之總保費額。例如：如果合資格計劃以月繳方式繳付保費，相關的首年年度化保費為月繳保費乘以12。
11. **除另有指明外，此推廣優惠可與其他推廣優惠活動同時享用。**
12. 如成功符合此推廣優惠條款及細則下有關保費回贈之要求，於相關保單及/或相關附加保障計劃（如適用）成功發出後，此推廣優惠下的保費回贈亦會構成保單合約之一部分。
13. 指定計劃由保誠保險有限公司或保誠保險有限公司（澳門分行）承保，並受其個別保單內的所有條款及細則規限。有關產品詳情，請參閱由我們發出之產品小冊子及保單樣本內的條款及細則。
14. 我們保留權利隨時更改此推廣優惠的條款及細則而毋須另行通知。如有任何異議，我們擁有絕對酌情權作最終決定。

註

您可以選擇單獨投保上述計劃，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。

以上產品介紹及其他有關資料只供參考之用，不能作為保誠與任何人士或團體所訂之任何合約或該合約之任何部分（除非另有指明）。**在銷售過程中此單張必須與有關產品小冊子一起閱讀。有關保險計劃之完整產品條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。**如有需要，保誠樂意提供保單文件的樣本以供您參考。

此單張僅旨在香港及澳門派發。

PRUDENTIAL
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MKTX/PF0784C (04/25)



PRUDENTIAL
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Listening. Understanding. Delivering.

Enrol in **LiveFree Protector** and enjoy up to a **12% premium refund**

From **1 April to 30 June 2025**, when you successfully take out **LiveFree Protector**, we will give you up to a **12% premium refund**.

Insurance Plan	Premium Term	Premium Refund of the First Year Annualised Premium
LiveFree Protector	5 years	**6%**
	10/20/30 years	**12%**

Please refer to the relevant terms and conditions for more about the offer.

Contact your consultant or call our Customer Service Hotline

Hong Kong **(852) 2281 1333** **www.prudential.com.hk**
Macau **(853) 8293 0833** **www.prudential.com.mo**

Terms and Conditions

1. The premium refund on the **LiveFree Protector** (the "Premium Refund") promotion (the "Promotion") is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) ("Prudential" or "we") and covers the period from 1 April to 30 June 2025, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. In order to be eligible for the Premium Refund under the Promotion,
   (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **LiveFree Protector** (the "Selected Plan") within the Promotion Period;
   (ii) the Selected Plan must have been issued by us on or before 31 August 2025;
   (iii) the Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan; and
   (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.

   The Selected Plan will be eligible for the Premium Refund (the "Eligible Plan") if it meets all applicable requirements set out in clause 3. Otherwise, the Premium Refund will be forfeited.
4. The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the eligible policy as follows:

Premium payment mode	Date of Premium Refund
Annual mode	On or before 28 February 2026
Semi-annual mode Quarterly mode Monthly mode	On or before 31 August 2026

   The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder's premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.
5. We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
6. The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
7. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured), the increased portion of the increased premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 10 for calculation of the first year annualised premium).
8. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 31 March 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
9. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy, if applicable).
10. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
11. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified**.
12. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
13. The Selected Plan is underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
14. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

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PRUDENTIAL
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MKTX/PF0784E (04/25)



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投保**世譽財富**
可享高達**3%保費折扣**

凡於**2025年4月1日至6月30日**期間，成功投保**世譽財富**，並達指定的整付保費金額，可享**高達整付保費3%的保費折扣**。

保險計劃	整付保費（美元）	保費折扣
世譽財富	25,000 – 499,999	0.5%
	500,000 – 999,999	1%
	1,000,000 – 2,999,999	2%
	3,000,000或以上	3%

有關此推廣之詳情，請參閱相關條款及細則。

聯絡您的顧問或致電客戶服務熱線

香港 (852) 2281 1333
澳門 (853) 8293 0833

www.prudential.com.hk
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條款及細則

1. **世譽財富**之保費折扣（「保費折扣」）推廣優惠（「推廣優惠」）由保誠保險有限公司或保誠保險有限公司（澳門分行）（「保誠」或「我們」）提供，優惠期由2025年4月1日至6月30日止，包括首尾2天（「推廣期」）。
2. 此推廣優惠適用於透過保誠的營業部或保險經紀（如適用）遞交之投保申請。
3. 就享有此推廣優惠之保費折扣，
   (i) 客戶（即保單持有人）必須於推廣期內成功申請並遞交已填妥之申請表格，投保**世譽財富**（「指定計劃」）；
   (ii) 指定計劃必須於2025年8月31日或之前由我們發出；
   (iii) 每份指定計劃之整付保費金額必須達此單張前1頁列表所示之金額；及
   (iv) 保費折扣金額將於應繳整付保費金額直接減免，客戶只需繳付保費餘額及保費徵費（如適用）。
   指定計劃須符合第3項列明所有適用之要求，方可享有此保費折扣（「合資格計劃」），否則此保費折扣將被取消。
4. 若客戶於繳付整付保費時，被銀行拒付，此保費折扣將被取消。
5. 若合資格計劃於其冷靜期內取消，我們將以繳付之貨幣退回您實際已繳付的保費及保費徵費（如適用）。
6. 保費折扣以每份合資格計劃為單位。如客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享保費折扣。
7. 此推廣優惠不適用於在2025年3月31日或之前已申請投保或已生效的指定計劃，或任何其他基本計劃、附加保障或任何保單轉換或計劃轉移（如適用）。
8. **除另有指明外，此推廣優惠可與其他推廣優惠活動同時享用。**
9. 每份合資格計劃的保費折扣金額將會因應其整付保費金額（不包括保費徵費，如適用）計算。
10. 即使保單退保、期滿或失效，保費折扣均不得轉換或兑換現金，亦不得轉讓予他人或其他保單。
11. 指定計劃由保誠保險有限公司或保誠保險有限公司（澳門分行）承保，並受其個別保單內的所有條款及細則規限。有關產品詳情，請參閱由我們發出之產品小冊子及保單樣本內的條款及細則。
12. 我們保留權利隨時更改此推廣優惠的條款及細則而毋須另行通知。如有任何異議，我們擁有絕對酌情權作最終決定。

註

您可以選擇單獨投保上述計劃，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。

以上產品介紹及其他有關資料只供參考之用，不能作為保誠與任何人士或團體所訂之任何合約或該合約之任何部分（除非另有指明）。**在銷售過程中此單張必須與有關產品小冊子一起閱讀。有關保險計劃之完整產品條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。**如有需要，保誠樂意提供保單文件的樣本以供您參考。

此單張僅旨在香港及澳門派發。

PRUDENTIAL
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MKTX/PF0786C (04/25)



PRUDENTIAL
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Listening. Understanding. Delivering.

Enrol in **Prime Eternity** and enjoy up to a **3% premium discount**

From **1 April to 30 June 2025**, when you successfully take out **Prime Eternity** with the designated single premium, you can enjoy a **premium discount of up to 3% of the single premium**.

Insurance Plan	Single Premium (USD)	Premium Discount
Prime Eternity	25,000 – 499,999	**0.5%**
	500,000 – 999,999	**1%**
	1,000,000 – 2,999,999	**2%**
	3,000,000 or above	**3%**

Please refer to the relevant terms and conditions for more about the offer.

Contact your consultant or call our Customer Service Hotline

Hong Kong **(852) 2281 1333** **www.prudential.com.hk**
Macau **(853) 8293 0833** **www.prudential.com.mo**

Terms and Conditions

1. The premium discount on the **Prime Eternity** (the "Premium Discount") promotion (the "Promotion") is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) ("Prudential" or "we") and covers the period from 1 April to 30 June 2025, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. In order to be eligible for the Premium Discount under the Promotion,
   (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **Prime Eternity** (the "Selected Plan") within the Promotion Period;
   (ii) the Selected Plan must have been issued by us on or before 31 August 2025;
   (iii) the single premium amount of each Selected Plan must meet the amount listed in the table on the previous page of this flyer; and
   (iv) the discounted amount will be directly deducted from the single premium amount and customers only need to pay for the premium balance and levy (if applicable).

   The Selected Plan will be eligible for the Premium Discount (the "Eligible Plan") if it meets all applicable requirements set out in clause 3. Otherwise, the Premium Discount will be forfeited.
4. In case the single premium payment is rejected by the bank, the Premium Discount will be forfeited.
5. In the event that the Eligible Plan is cancelled during the cooling-off period, we will return the actual premium and levy (if applicable) you paid in the payment currency.
6. The Premium Discount is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Discount.
7. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 31 March 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
8. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified**.
9. We will calculate the Premium Discount amount based on each Eligible Plan's single premium excluding levy (if applicable).
10. The Premium Discount is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
11. The Selected Plan is underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
12. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully**. Prudential will be happy to provide a specimen of the policy document upon your request.

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